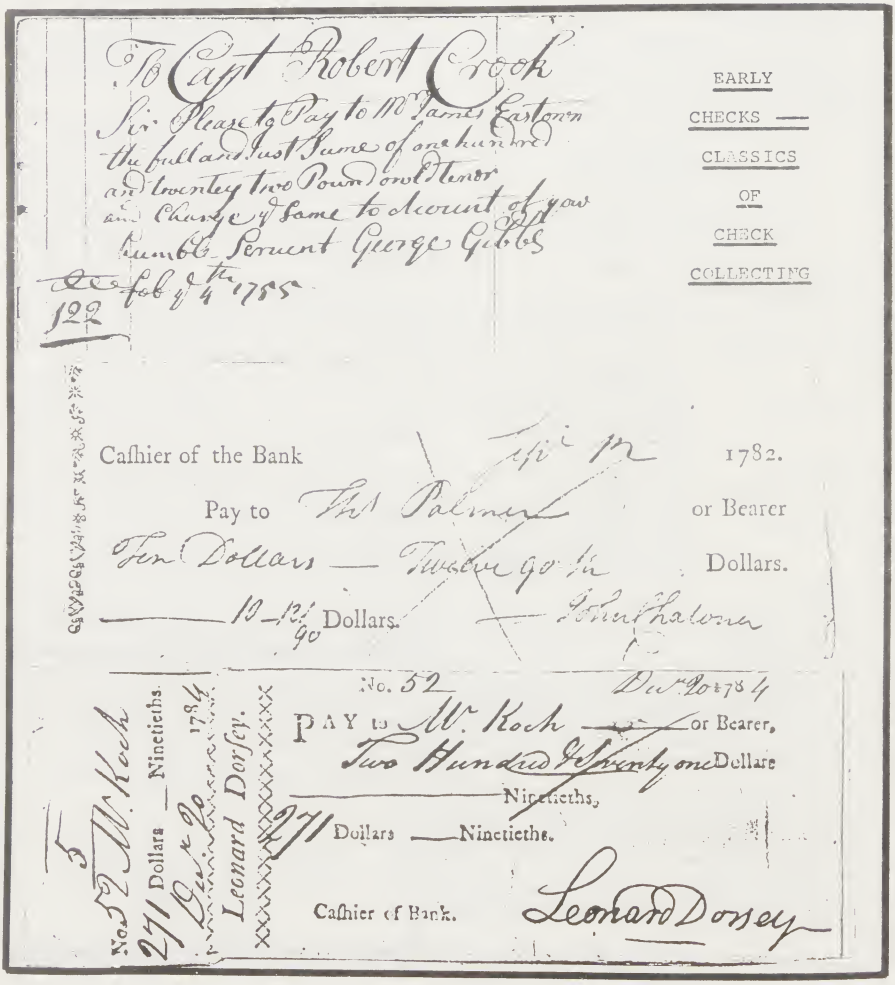
ASCC

THE CHECK COLLECTOR

THE JOURNAL OF THE AMERICAN SOCIETY OF CHECK COLLECTORS

SEPTEMBER 1987 NUMBER 3

EARLY CHECKS — CLASSICS OF CHECK COLLECTING



To Capt Robert Crook

Sir Please to Pay to Mr James Eastown the full and Just Sume of one hundred and twenty two Pound one Shilling and Charge y^e Same to Account of your humble Servent George Gibbs

Charlestown Feb^y 4^th 1785

122

Cashier of the Bank Sept^r 12 1782.

Pay to Hal Palmer or Bearer

Ten Dollars — Twelve 90 th Dollars.

19 12/90 Dollars. John Thaloon

No. 52 Dec^r 20 1784

PAY to Mr. Koch — or Bearer,

Two Hundred & Seventy one Dollars Ninetieths,

271 Dollars — Ninetieths.

Cashier of Bank. Leonard Dorsey

No 52 Mr Koch 271 Dollars — Ninetieths. Dec^r 20 1784 Leonard Dorsey

THE CHECK COLLECTOR

Editor: Robert A. Spence
P. O. Box 69
Boynton Beach, FL 33425

Assistant Editors: Herman L. Boraker
William H. Stump

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To the Editor:

It was a shock to learn of Bob Flaig's death. Although we never met, we became friends through the mail and I felt close to him. He helped me with the articles I submitted to The Check List and his help was gratefully received.

Bob Flaig was co-founder of CCRT and longtime editor of The Check List. Jeane had the difficult and supporting work of doing the masters for the mimeo, collating, envelope stuffing and so on. Then as now, The Check List was the cord that bound our members together.

So I feel this little tribute to the Flaigs is in order. And may God bless and sustain Jeane in her sorrow.

Joe Einstein, #208

PRESIDENT'S COLUMN

Thanks to those who are sending in articles for The Check Collector. We are pleased with the wide spectrum of interests that are covered. Many of us are opening up new paths in check collecting and enjoying it.

Anyone out there with something of interest that you would tell to a fellow collector in the areas of: travelers checks, government checks, checks related to railroads, steamboats and mining, autographs of prominent persons, foreign checks, revenue stamps on documents, banking history, stocks, bonds, vignettes, or miscellaneous fiscal documents? We would like you to share it with us. It is your journal!

Kudos to Gary Snover for his 3rd Edition of Check List of World Travelers Checks. Its 40 pages, half which are of illustrations. A list of travelers checks from the world makes this a wonderful bit of information to those interested in Travelers Checks. Gary will send one for $5.00 to help cover his costs. (Gary Snover, P.O. Box 3034, San Bernardino, CA 92413).

The mailings of some of our dealers which include news sheets, check collecting information, offers of background information, etc., make us proud of our hobby. It appears that many dealers are themselves real collectors.

Thanks for your comments and suggestions. We hope to start a Check Clearing House Column in which questions and answers on checks and check collecting is featured.

Some new members have written that check collecting appears to be a very friendly hobby. Great! Let's keep it that way. Why not drop a line to a new member with a check or two or a bit of useful information in the areas of his interests!

Thanks to those sending me checks to be sent to the "Great British Checkout" to help Leukemia Research. They will be sent over shortly. Happy collecting!

Interesting, fascinating, illustrated research articles pertaining to check collecting, western banks and bankers.

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EARLY CHECKS — CLASSICS OF CHECK COLLECTING

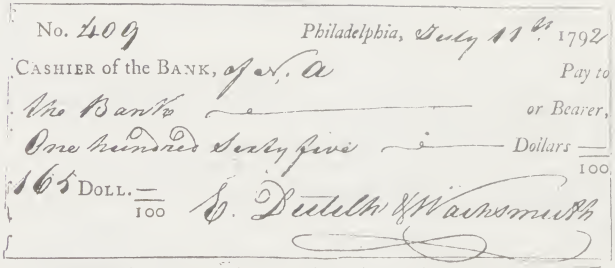
Collectors of all kinds believe that older is more desirable. Check collectors are drawn to our early checks, probably because early checks were comtemporary with the early times of our republic. A question about early U.S. bank checks in The Check Collector has drawn interesting replies and evidence of much interest in early checks.

The October 1975 issue of Banking magazine reports the earliest known bank check in the Western Hemisphere as dated 18 May 1782. This check did not show the name of the bank on it. Checks were addressed simply to "Cashier of Bank". The Bank of North America which opened in Philadelphia in that year was the only bank in existence and there was no confusion!

Handwritten checks and bills of exchange drawn on early private bankers were used before the opening of the first chartered bank, as shown in Figure 1 (top check on front cover).

Jack Weaver kindly furnishes a photocopy, as shown in Figure 2 (middle check on front cover), of his earliest check on the Bank of North America, dated Sept. 12, 1792. An interesting feature is that the check is drawn for 10 and 12/90th dollars. The Spanish milled dollar in use at that time was equal to 90 pence. That conversion was too cumbersome and did not last long in the new country.

Also from Jack Weaver is a photocopy ofa 1784 check printed in colored (red) ink, Figure 3 (bottom check on front cover). This bank check is the earliest known to us that was printed in color in the U. S.


No. 409 Philadelphia, July 11th 1792

CASHIER of the BANK, of N. A. Pay to

the Bank or Bearer,

One hundred Sixty five ——— Dollars 100

165 DOLL. 100

S. Decatur & Wainsmith

Figure 4

The Bank of North America in Philadelphia was the only bank in Philadelphia and Pennsylvania until the first Bank of the United States opened in 1791. When these new banks opened, printed checks of the Bank of North America had to be changed from "the Bank" to differentiate between the different banks. Figure 4 shows a July 11, 1792 existing printed check with a handwritten "of N. A." added to the name of the bank, to use the existing stock of check forms.

Figure 5 shows a Feb. 11th, 1792 check with a printed "Cashier of the Bank of N. A." This check is signed by John Nicholson who served as comptroller general of Pennsylvania and was a business partner of Robert Morris, the financier of the American Revolution. Nicholson was regarded as one of the wealthiest men of the day. His venture into the North American Land Company brought about his financial ruin and he wound up in debtor's prison along with Robert Morris. In 1798 when he died, he left debts of more than four million dollars, a very

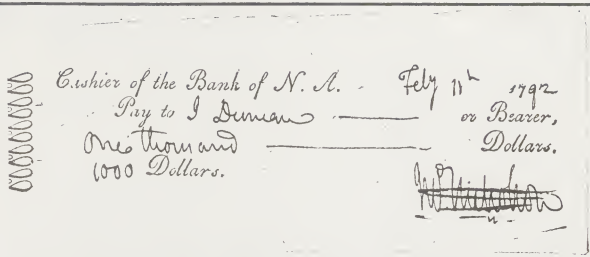

Cashier of the Bank of N. A. Pay to I Duncan One thousand 1000 Dollars. Feby 11th 1792 or Bearer, Dollars.

Figure 5

great sum in those days. Many of the names that appear on the early checks are those of persons prominent in their times. A little study and research by the collector often turns up fascinating information.

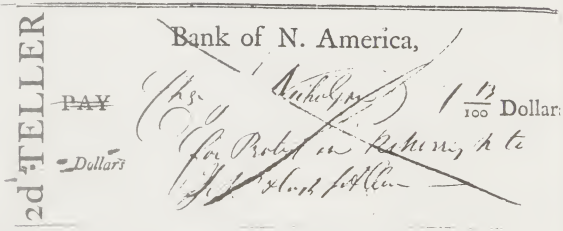

2d TELLER PAY Dollars Bank of N. America, 1 13/100 Dollars

Figure 6

Printed bank stationery and fiscal items were coming into use at this time as shown in Figure 6, a Bank of North America 2nd Teller voucher to "pay Charles J. Nicholson 1-13/100 Dollars for Protest on R. Morris n(ote)....."

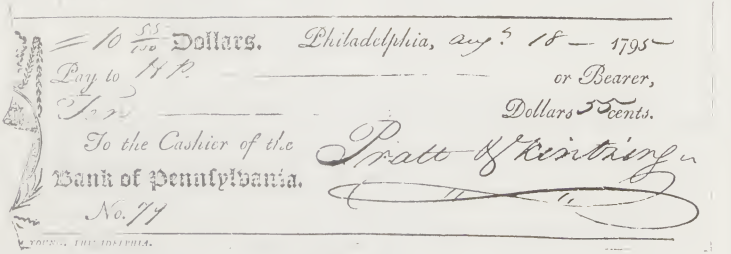

10 55/100 Dollars. Philadelphia, aug.st 18 — 1795 Pay to H.P. or Bearer, Dollars 55 cents. To the Cashier of the Bank of Pennsylvania. No. 77 Pratt & Kintzing

Figure 7

A check of the Bank of Pennsylvania dated August 18, 1795, Figure 7, shows the use of a printed check form, the serial numbering of checks, and the use of mechanical cut check cancellation. The left edge indicates the use of an indent cutting to separate the check from the stub.

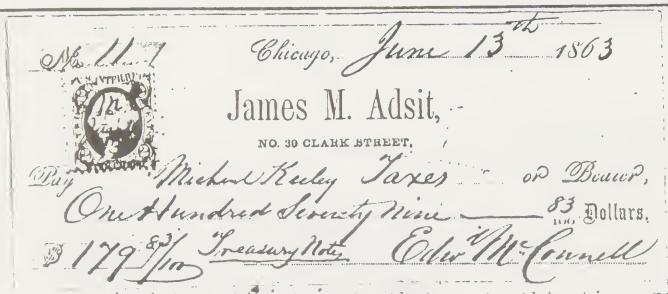

No. 1171
Chicago, June 13th 1863
James M. Adsit,
NO. 30 CLARK STREET,
Pay Michael Kelly Taxes on Beaver,
One Hundred Seventy Nine 83/100 Dollars,
179 83/100 Treasury Note Edw'd McConnell

Figure 8

It is interesting to note that up to this time, no street address of the bank location appears on the checks. Most likely there were so few banks that everyone knew where they were located. Ray Werner sent in a photocopy of an 1863 check, Figure 8, which shows the street address of the bank. Can anyone come up with an earlier date?

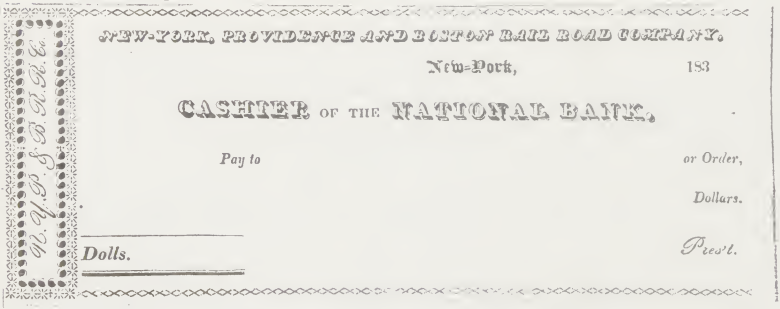


Figure 9

Finally Jack Weaver provides a photocopy of a very handsome sheet of four checks, one of which is shown in Figure 9, the earliest multicolor checks that he knows about. The initials vertical at the left end and the RR name across the top are in red, "Cashier....National Bank" is green, and the rest black. Note how many different type faces were employed in just the black printing: New York, OF THE, Pay to, Dolls. and Pres't. being 5 different type faces.

For a pleasant reminder, or interesting information, take another look at Chapter 10, "Early United States and Territorial Checks" in the Handbook of Check Collecting by Neil Sowards.

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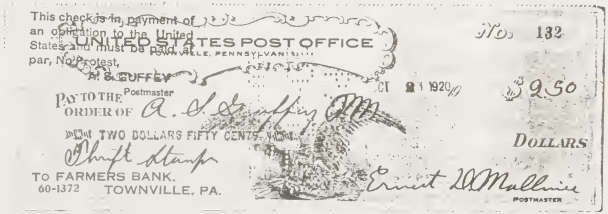
AN UNUSUAL POST OFFICE CHECK

by Richard L. Biemer



A fwe years ago this writer attended an old-time auction of antiques held in a barn that had served that purpose for over 30 years. The owner-auctioneer was retiring and had decided to sell his accumulation of antiques.

Among this trove was a small lot of material that had been saved by a postmaster who had served for some 35 years and after retirement had taken home some of the relics of his service. In the lot were a nice accumulation of cancelled checks that had been printed specially for the local post office, probably through the town bank.

This lot contained checks written from 1919 through 1926. What was used before or after that time is unknown to me.

Townville is a village of about 250 people located in Crawford County in northwestern Pennsylvania. The population has not changed significantly in many years. Primarily it is a farming community.

There was a succession of banking houses, probably beginning around the close of the 19th century. The first was the Farmers Cooperative Association which was changed to the Farmers Savings Bank in the 'teens then becoming the Townville State Bank in the 1920's. The State Bank was in business until the 1940's, and when it closed, no financial institution remained to serve the community.

The post office, a small two room building, still exists, but now houses another business. The postmaster who wrote these checks died nearly 30 years ago.

The check here featured is probably a unique type produced for one limited purpose. It was almost exclusively used to send funds to the post office in Pittsburgh, although an occasional check was used as a money order to accomodate a customer.

One receiving postmaster in Pittsburgh had a stamp that he applied to the face of the check stating: "This check is in payment of an obligation to the United States and must be paid at par, No Protest." The illustrated check was in payment for Thrift Stamps which might have been savings stamps.

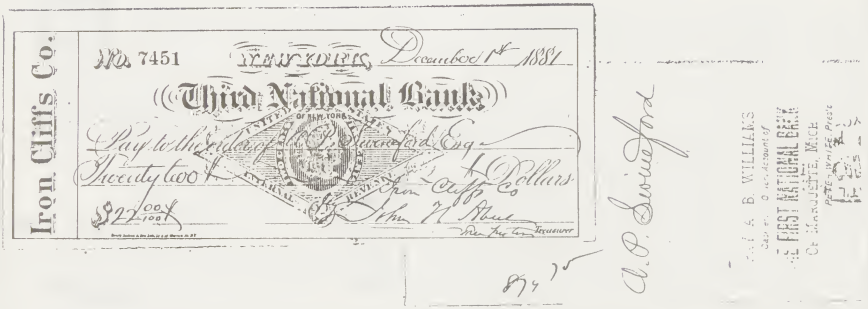
A very attractive Federal eagle is imprinted on the check but in most cases it is too light to be significant; in addition, hole cancels damage it. An early use of a check writer-printer is also noted. It is in red while the check is green on green. The bank name is red and the date and special stamp are purple.

It is possible that this type of check will not arise from another source because of its special use, although other post offices may have had special checks printed for them.

It would be interesting to know if such special official use of a check is in fact available from old post offices. This writer has not seen such a case.

ALWAYS LOOK TWICE

by Lee E. Poleske



One of the many joys of collecting checks is that what may initially appear to be just another check may turn out to be a valued addition to your collection.

The check illustrated above is a good example. As a collector of Alaskana, I was not, at first, very interested in this check when it was offered to me. Iron Cliffs Co. checks on the Third National Bank of New York are by no means rarities and have nothing to do with Alaska. A more careful look at the check made it clear why it was being offered as an Alaska related item.

The check is made out to and endorsed by A. P. Swineford, Esq. In 1881 when the check was written Swineford was editor of a Michigan newspaper, but three years later he bacame the second governor of the District of Alaska.

Born in Ashland, Ohio, in 1834, A. P. (Alfred Peter) Swineford was apprenticed at 15 to learn printing. After working on several newspapers in Wisconsin and Minnesota, he moved to Marquette, Michigan in 1868 and became the editor and publisher of the Marquette Mining Journal.

A staunch Democrat, Swineford entered politics and served one term in the state legislature and two terms as Marquette's mayor.

In 1885 he was appointed governor of Alaska by newly elected President Grover Cleveland. Although purchased in 1867, no provisions for organized government were made for Alaska until 1884, when the First Organic Act made it a civil and judicial district and provided for an appointed governor and a district court. At that time President Chester Arthur appointed John H. Kinkead as the first governor of Alaska. As a Republican, Kinkead resigned the post after only one year in office, when Cleveland, a Democrat, was elected and Swineford took office as the second governor of Alaska.

Once in office he was frustrated by his lack of power and the fact that all the laws for Alaska were made by the United States Congress thousands of miles away. Swineford spent his term lobbying for territorial status for Alaska. He felt the lack of this ststus was due to the ignorance of Congress about Alaska and to the efforts of commercial fur and fishing interests in Alaska who were afraid a territorial government would both tax and restrict their activities.

In 1888 Benjamin Harrison, a Republican, defeated Cleveland for President and Lyman E. Knapp became the new governor of Alaska.

Swineford stayed in Alaska after his term as governor and made his home in Ketchikan. In 1907 he started the first newspaper in that town, The Ketchikan Miner, which he edited until his death in 1909.

In 1915 a mountain 28 miles north-east of Juneau, the capital of Alaska was named in his honor and a lake at its base, fed by the glaciers of Mt. Swineford was named Swineford Lake.

REFUND/REBATE CHECKS

by Wayne Gebhardt

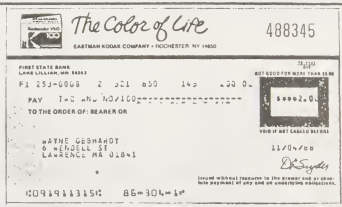
Bob Spence's article in the last issue of The Check Collector outlined what's different about check collecting. I'm going to touch on one of the different areas of collecting checks. I, like most check collectors, collect old checks. I have a fair size collection and I do like them. But something else has also struck my fancy and that is: refund/rebate checks.

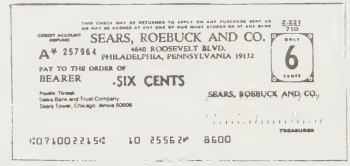
They are not really difficult to get. You can mail away for them, and if you were going to buy the product anyway, then they only cost $.22 each. I have bought some from friends for which I pay face value (but not over $3.00) and now my friends are always on the lookout for me. The Sunday paper advertisements are fertile ground for things that offer rebates/refunds. For instance, wines appear to lead in enticing you to buy the product by using rebates/refunds.

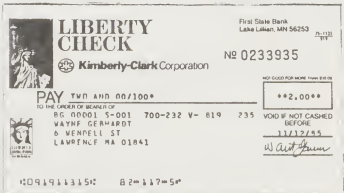
While most rebate/refund checks are of a plain design, some are quite nice looking. I have a Kodak film rebate check with a colored vignette. The newest technology is represented by a Hood $1.00 rebate check printed and signed by a laser printer. Some checks are for odd amounts: a $.06 refund from Sears, a $.59 from Johnson's Wax, and a $1.29 from Keebler's. The list goes on.

Refund/rebate checks appear to be drawn on banks located throughout the U.S. Many though, are from the First State Bank in Lake Lillian, Minnesota, which does a large business in refund/rebate check fulfillment.

The most attractive refund/rebate check I have is a Kimberly-Clark check with a nice vignette in color of the Statue of Liberty. I have enjoyed collecting refund/rebate checks and there is as much variety in them as in the older checks. Who knows, maybe some day they will become as valuable and sought after. Happy collecting!







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FROM OUT OF THE PAST

by Bill Stump

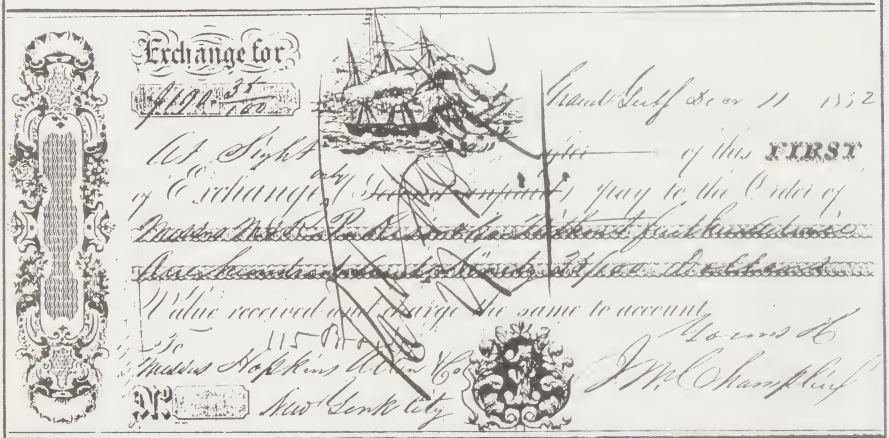
South of Vicksburg on the Mississippi River, the town of Grand Gulf, Mississippi, became a thriving cotton port in the early 1800's. It flourished until the 1840's when a terrible yellow fever epidemic and a tornado began a string of misfortunes for Grand Gulf.

In the 1850's, a rampaging Mississippi River undercut the clay bluffs and swept away most of the town.

In the early 1860's, about 150 people lived in what remained of the town. Then came the Civil War. The town was bombarded by the Union Fleet, was captured and burned.

Grand Gulf then faded into obscurity. Today, the Grand Gulf Military Monument Park is located on what was once a part of Grand Gulf.

This 1852 bill of exchange of Grand Gulf was drawn just after the yellow fever epidemic and the tornado had taken their toll. A memento from out of the past.



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A ONE AND ONLY?

by Bob Patetta

Illustrated here is an item that has brought me both pleasure and puzzlement over the past several months. It is a paycheck of the Port Costa Water Company paying Mr. Ganoque, a miner, $37.50 for his services in May of 1898. The two cent tax on bank checks is paid with two one-cent "I. R." sans-serif block letter overprinted provisional revenue stamps of that year (Scott #R-153). These are different from the more commonly found one- and two-cent provisional revenue stamps that are overprinted with large, serifed letters (R-154 and R-155). The stamps here are tied by green double-circle date stamp cancels, nearly invisible against the green of the stamps.

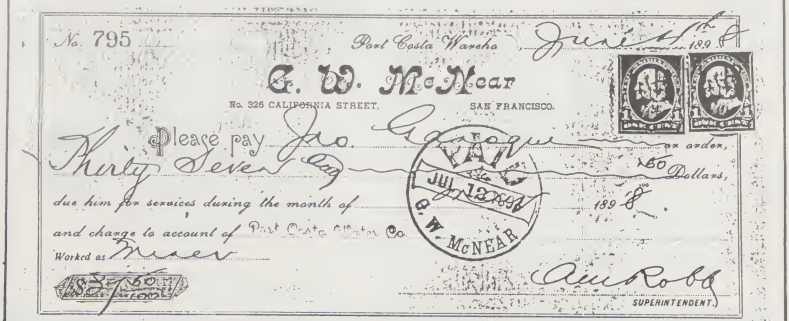
I spent some time searching for just such an item and had advertised in The Check List and The American Revenuer. The only replies I received were somewhat discouraging, most correspondents claiming never to have seen these stamps used on a check. As I searched through the literature, I could find no mention of this usage.

Then one day the illustrated check arrived from Eric Jackson. I gladly purchased it and exhibited it at the Garfield-Perry March Party, a national stamp show taking place in Cleveland, and the site of the American Revenue Association's 1987 national convention. The check was seen, needless to say, by a great many revenue stamp collectors. It was at this time that I realized just how scarce this usage really was. A number of collectors told me they had never seen nor heard heard of this stamp appearing on any document whatsoever.

The catalogs are obviously mistaken when this stamp is valued more highly in mint condition than used, since nearly all examples are found unused. This is one source of my puzzlement. Why wasn't this stamp put to use? Is it possible that this check is unique-- the only known example of this stamp used on a document?

Another source of puzzlement is the fact that the check was written on June 4th, but remained uncashed until July 12th, as the G. W. McNear bankstamp indicates. The War Revenue Law of 1898 went into effect on July 1st, so the stamps were added well after the check was written, perhaps by a bank employee. Why would a common laborer, a miner, wait over five weeks to cash his paycheck?

I would appreciate hearing from anyone who can shed some light on this item, and would especially like to know if anyone has knowledge of a legitimate usage of this stamp on a check or other document.


No. 795
Port Costa Warehouse
June 4th 189 8
G. W. McNear
No. 326 CALIFORNIA STREET. SAN FRANCISCO.
Please pay Jno. Ganoque or order,
Thirty Seven 50/100 Dollars,
due him for services during the month of May 189 8.
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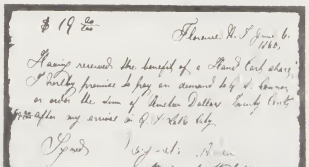

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